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PATENT

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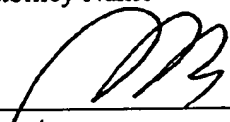
Applicant : Edward Hogan
Serial No. : 09/842,522 Examiner : Karl D. Frech
Filed : April 25, 2001 Group Art Unit: 2876
For : FINANCIAL TRANSACTION CARD WITH INSTALLMENT
FEATURE

AMENDMENT AFTER FINAL ACTION

I hereby certify that this paper is being deposited
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31,300
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Commissioner for Patents
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Sir or Madam:

This paper is submitted in response to the final Office Action mailed on November 4,
2003, for the above-identified patent application. Please amend the application as follows: 05/02/2004 AFORD1 00000001 09842522.